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PATENT
29804/36569A

21694
04-9-2

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

Applicant:

William Phelan, et al.

Serial No.: 09/993,992

Filed: November 14, 2001


For: METHODS AND APPARATUS
FOR AUTOMATICALLY EXCHANGING
CREDIT INFORMATION

Group Art Unit: 2161

Examiner: Not Yet Assigned

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) **March 27, 2002**

) 
) Janine M. Girzadas
) Registration No.: 50,999
) Attorney for Applicant

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

The patents listed on the enclosed PTO Form-1449 are submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98. Copies of the patents are enclosed.

TIME OF FILING

This information disclosure statement is being filed, to the best of the undersigned's knowledge, before the mailing date of a first Office action on the merits. In accordance with 37 CFR §1.97(b), no certification or fee is required.

METHOD OF PAYMENT

No fee is required.

The Commissioner is authorized to charge any fee deficiency required by this paper, or credit any overpayment, to Deposit Account No. 13-2855. A copy of this paper is enclosed.


Correspondence Address:

Customer No. 04743

Respectfully submitted,

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By:



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Registration No.: 50,999

March 27, 2002

Form PTO-1449 (Modified)

U.S. Department of Commerce
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Atty. Docket No.

29804/36569A

Serial No.

09/993,992

Applicant

William Phelan, *et al.*

Filing Date

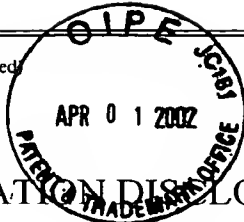
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(Use several sheets if necessary)



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U.S. PATENT DOCUMENTS

*Examiner Initials		Document Number	Issue Date	Name	Class	Subclass	Filing Date If Appropriate
	A01	4,914,587	4/3/90	Clouse	364	408	
	A02	5,274,547	12/28/93	Zoffel et al.	364	408	
	A03	5,732,400	3/24/98	Mandler et al.	705	26	
	A04	5,774,882	6/30/98	Keen et al.	705	38	
	A05	5,797,133	8/18/98	Jones et al.	705	38	
	A06	5,878,403	3/2/99	DeFrancesco et al.	705	38	
	A07	6,049,784	4/11/00	Weatherly et al.	705	38	
	A08	6,073,117	6/6/00	Oyanagi et al.	705	38	
	A09	6,081,789	6/27/00	Purcell	705	37	
	A10	6,088,677	7/11/00	Spurgeon	705	4	

FOREIGN PATENT DOCUMENTS

*Examiner Initials		Document Number	Publication Date	Country	Class	Subclass	Translation	
							Yes	No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.